

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Gail E. Gable**  
**aka Gail E. Rosenthal**  
*Debtor(s)*

Case No. 19-22300-TPA  
Chapter: 13

Per 10/23/19 hearing

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

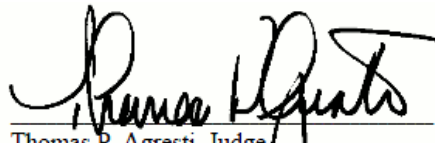
**AND NOW**, this *The 24th of October, 2019*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gail E. Gable  
 Debtor

Case No. 19-22300-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lmar  
 Form ID: 309

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Oct 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db +Gail E. Gable, 4125 Lee Manor Drive, Allison Park, PA 15101-3128  
 r +Connie Finnegan, 9600 Perry Highway, Suite 100, Pittsburgh, PA 15237-5552  
 15065903 Great Lakes Collection Agency, 2401 International Lane, Madison, WI 53704-3192  
 15097157 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 15065905 +Peter Wapner, Esq., Phelan, Hallinan, Diamond & Jones, One Penn Center at Suburban Station,  
 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 15065907 U.S. Department of Education, Po Box 790321, Saint Louis, MO 63179-0321  
 15074245 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
 MADISON, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/Text: kburkley@bernsteinlaw.com Oct 25 2019 03:09:06 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +EDI: PRA.COM Oct 25 2019 06:48:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15065902 +EDI: WFNNB.COM Oct 25 2019 06:48:00 Catherine's/Comenity Bank, PO Box 659728,  
 San Antonio, TX 78265-9728  
 15065904 EDI: WFNNB.COM Oct 25 2019 06:48:00 Lane Bryant/Comenity Bank, P.O. Box 659728,  
 San Antonio, TX 78265-9728  
 15105378 EDI: PRA.COM Oct 25 2019 06:48:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 15101497 EDI: Q3G.COM Oct 25 2019 06:48:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 15065906 +E-mail/Text: philadelphia.bnc@ssa.gov Oct 25 2019 03:08:50 Social Security Administration,  
 PO Box 3430, Philadelphia, PA 19122-0430  
 15080772 +E-mail/Text: philadelphia.bnc@ssa.gov Oct 25 2019 03:08:50 Social Security Administration,  
 Office of the General Counsel, Region II, 300 Spring Garden Street,  
 Philadelphia, PA 19123-2924  
 15066648 +EDI: RMSC.COM Oct 25 2019 06:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15099037 EDI: AIS.COM Oct 25 2019 06:48:00 Verizon, by American InfoSource as agent, PO Box 4457,  
 Houston, TX 77210-4457  
 15065908 EDI: RMSC.COM Oct 25 2019 06:48:00 Walmart, c/o Synchrony Bank, Po Box 965023,  
 Orlando, FL 32896-5023  
 15079684 EDI: WFFC.COM Oct 25 2019 06:48:00 Wells Fargo Bank, N.A., Default Document Processing,  
 MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 15065909 +EDI: WFFC.COM Oct 25 2019 06:48:00 Wells Fargo Home Mortgage Corp., Po Box 10335,  
 Des Moines, IA 50306-0335

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank Trust National Association, not in its i  
 cr WELLS FARGO BANK, N.A.  
 cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15080773 ##+Xchange Leasing, LLC, 795 Folsom Street, Suite 1114, San Francisco, CA 94107-4226  
 TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lmar  
Form ID: 309

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Oct 24, 2019

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust bkgroup@kmlawgroup.com  
Jerome B. Blank on behalf of Creditor WELLS FARGO BANK, N.A. pawb@fedphe.com  
Kenneth Steidl on behalf of Debtor Gail E. Gable julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com  
Thomas Song on behalf of Creditor WELLS FARGO BANK, N.A. pawb@fedphe.com

TOTAL: 8